

**REMARKS:**

**Office Action**

In the Office Action mailed May 24, 2005, claims 24 and 25 were rejected under 35 U.S.C. 102(b) as being anticipated by Blackwell et al. Claims 8-23 were rejected under 35 U.S.C. 103(a) as being unpatentable over Howarter et al. in view of Blackwell et al.

In the above amendment, Applicants have cancelled claims 24 and 25. This amendment is made for canceling the claims and therefore raises a new issue. Applicants have made no amendment to the rest of the claims.

As explained in detail in the previous response, the present invention initiates a connection to the communication network and the proxy computer during a process of collecting settlement information, not after the settlement information has been collected. Thus, in the present information, while a connection to the communication network and the proxy computer is in progress, the settlement terminal is allowed to collect the settlement information. Please refer to current independent claims 8 and 17, which are produced below (underlines added):

8. In a wireless communication unit which provides a settlement terminal with wireless communication functionality and communicates via a mobile communication network with a proxy computer that serves a plurality of financial institutions, a method for connecting the settlement terminal to a designated financial institution via the mobile communication network and the proxy computer in order to enable the settlement terminal to access a settlement service rendered by the designated financial institution, comprising the steps of:

receiving a connection request from the settlement terminal during a process of collecting, through manual operations of the settlement terminal by an operator, settlement information necessary to access the settlement service;

in response to receipt of the connection request, establishing a communication path between the settlement terminal and the proxy computer via the mobile communication network;

while the communication path is being established, during which time both the wireless communication unit and the settlement terminal are verified, allowing the settlement terminal to continue the process of collecting the settlement information; and

after the communication path is established, relaying the collected settlement information from the settlement terminal to the proxy computer,

which then directs the settlement information to the designated financial institution.

17. A settlement terminal that wirelessly communicates via a mobile communication network with a proxy computer that serves a plurality of financial institutions, the settlement terminal comprising:

a communication interface connected to a wireless communication unit that provides the settlement terminal with wireless communication functionality;

a user interface that collects settlement information through manual operations of the settlement terminal by an operator;

a communication connection control that controls the communication interface to establish a communication path with the proxy computer;

a user interface control that implements a process of collecting the settlement information by the user interface, wherein the user interface control activates the communication connection control to initiate establishing the communication path with the proxy computer during the process of collecting the settlement information and continues the process of collecting the settlement information while the communication connection control is establishing the communication path with the proxy computer, during which time both the settlement terminal and the wireless communication unit are verified; and

an information communication control that communicates the collected settlement information, using the communication interface, to a designated financial institution via the established communication path in order to access a settlement service rendered by the designated financial institution.

Blackwell et al. teaches an invention which differs from the present invention in many aspects. Among the differences, the most significant one is that the central terminal, when receiving a connection request from a remote terminal, requests the ID of the remote terminal. (See Step 406 in Fig. 4 and lines 29-37, col. 11). In response, the remote terminal sends its ID to the central terminal. (See Step 408 in Fig. 4 and lines 51-55, col. 11). When the ID is verified, "Now the banker and the customer are prepared to either initiate or resume personal dialog." (lines 56-57, col. 11). In other words, in Blackwell et al., a customer has to wait in front of the remote terminal, being not allowed to operate the remote terminal, until the remote terminal is successfully verified. Thus, Blackwell et al. does not teach the present invention. As discussed in the previous response, Howarter et al. does not teach the present invention, either.

For the foregoing reasons, the pending independent claims should be allowable over the cited references. Since the independent claims should be allowable, their dependent claims should also be allowable.

Respectfully submitted,

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